

Cycle Date: September-2010
Run Date: 01/19/2011
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *		

Count of CU : 126
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information									
Return to cover		For Charter : N/A								
01/19/2011		Count of CU : 126								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,097,689	8.6	716,525,059	-3.2	
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,547,815	52.3	2,536,104,869	12.1	
Loans Held for Sale	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	23,105,599	67.4	
Real Estate Loans	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,852,858,587	1.5	
Unsecured Loans	518,605,652	557,464,027	7.5	553,641,163	-0.7	564,527,593	2.0	570,111,921	1.0	
Other Loans	2,667,820,765	2,589,874,586	-2.9	2,622,066,751	1.2	2,702,986,112	3.1	2,612,667,586	-3.3	
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,042	1.9	6,035,638,094	-0.7	
(Allowance for Loan & Lease Losses)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(67,245,825)	-0.1	
Land And Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	224,766,946	0.0	
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	38,233,686	-3.9	
NCUSIF Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,545,733	40.2	76,746,292	3.0	
All Other Assets	139,156,110	119,155,438	-14.4	128,651,263	8.0	147,706,782	14.8	144,659,859	-2.1	
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,728,534,579	2.3	
LIABILITIES & CAPITAL:										
Dividends Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,487,932	-16.3	12,124,446	-16.3	
Notes & Interest Payable	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	315,710,978	-39.8	
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,852,766	0.7	109,598,351	52.5	
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,718,916	37.5	437,433,775	-28.4	
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,155,632,363	-0.7	
Regular shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,181,847,757	8.6	
All Other Shares & Deposits	3,664,227,852	3,985,967,047	8.8	4,372,008,766	9.7	4,771,031,554	9.1	4,956,691,356	3.9	
TOTAL SHARES & DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,294,171,476	4.4	
Regular Reserve	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,751	-2.2	244,883,243	1.2	
Other Reserves	229,698,160	242,288,439	5.5	246,002,615	1.5	267,064,323	8.6	284,985,843	6.7	
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	467,060,242	4.1	
TOTAL EQUITY	908,148,880	918,297,262	1.1	926,978,682	0.9	957,826,184	3.3	996,929,328	4.1	
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,728,534,579	2.3	
INCOME & EXPENSE										
Loan Income*	358,625,658	383,793,822	7.0	393,733,340	2.6	391,307,810	-0.6	282,826,798	-3.6	
Investment Income*	73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	43,771,406	-1.7	
Other Income*	132,418,297	137,556,678	3.9	147,497,974	7.2	167,126,892	13.3	133,074,747	6.2	
Salaries & Benefits*	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	131,834,588	4.1	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}	N/A	N/A		N/A		41,166,908		13,785,465	-55.4	
Total Other Operating Expenses*	160,609,540	171,062,772	6.5	180,904,138	5.8	136,650,145	-24.5	129,244,684	26.1	
Non-operating Income & (Expense)*	1,688,349	2,458,517	45.6	-4,877,940	-298.4	-16,167,162	-231.4	-1,351,288	88.9	
NCUSIF Stabilization Income*	N/A	N/A		N/A		46,403,316		0	-100.0	
Provision for Loan/Lease Losses*	31,923,940	40,655,506	27.4	57,795,884	42.2	79,654,042	37.8	44,626,674	-25.3	
Cost of Funds*	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	95,474,961	-18.3	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{1/1}	N/A	N/A		N/A		66,027,180		43,355,291	-12.4	
Net Income (Loss)*	48,200,324	23,804,752	-50.6	11,446,607	-51.9	24,860,272	117.2	29,569,826	58.6	
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	126	-3.1	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
1. Summary Financial										

[illegible]

	Supplemental Ratio Analysis				
Return to cover			For Charter :	N/A	
01/19/2011			Count of CU :	126	
CU Name: N/A			Asset Range :	N/A	
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State	
	Count of CU in Peer Group :				
			N/A		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Sep-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	1.86	2.06	1.51
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	1.38	1.47	1.27
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	8.65
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	1.35	1.41	1.31
Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	1.68	0.54	0.61
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58	1.67	2.25	3.67	2.93
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02	0.19	0.61	1.92	2.23
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	0.00
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.18	0.30	0.63	1.60	1.59
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.09	0.03	0.84	1.14	1.28
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1.28
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.39	0.33	0.37	0.64	0.67
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	0.86
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	16.94	16.63	10.02
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	27.11
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03	1.30	2.07	3.16	2.73
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27	0.67	1.25	1.31
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.45	21.92	22.33	25.65
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	3.05	4.70	4.41
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	1.19	1.37	1.18
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.09	0.14	0.33	0.36
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	0.05	0.10	0.21
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.15	0.21	0.31	0.80	0.70
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	1.27	1.10	1.16
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	1.49	1.32	0.89
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.01	0.44	0.97	1.01
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.08	18.32	18.24	19.32	17.91
Participation Loans Outstanding / Total Loans	1.32	0.97	1.19	1.87	2.33
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	1.64	2.28	2.92
* Participation Loans Sold YTD / Total Assets	0.01	0.06	0.05	0.08	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92	1.47	1.87	2.41
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	1.37
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37	18.71	19.96	18.16	17.25
Total Fixed Rate Real Estate / Total Loans	24.35	26.33	28.54	28.43	27.80
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41	23.05	25.82	40.14	33.70
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19	28.46	23.89	65.31	63.19
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.35	0.45	0.35	0.31
Interest Only & Payment Option First Mortgages / Net Worth	N/A	3.06	4.09	3.51	3.02
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.33	0.30	0.26	0.70	0.80
Unused Commitments / Cash & ST Investments	140.54	127.21	135.53	106.43	114.79
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios

			Assets						
Return to cover			For Charter :	N/A					
01/19/2011			Count of CU :	126					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
	Count of CU in Peer Group :				N/A				
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
ASSETS									
CASH:									
Cash On Hand	80,037,385	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	102,974,335	13.0
Cash On Deposit	464,904,025	425,088,069	-8.6	557,372,210	31.1	638,156,448	14.5	566,472,400	-11.2
Cash Equivalents	77,735,697	83,754,141	7.7	27,726,182	-66.9	10,788,848	-61.1	47,078,324	336.4
TOTAL CASH & EQUIVALENTS	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,097,689	8.6	716,525,059	-3.2
INVESTMENTS:									
Trading Securities	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,500,291	2.3
Available for Sale Securities	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,400,757,256	43.5
Held-to-Maturity Securities	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	178,103,037	-18.8
Deposits in Commercial Banks, S&Ls, Savings Banks	118,567,979	137,952,560	16.3	265,056,977	92.1	461,309,671	74.0	636,833,552	38.0
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	14,066,046	12,597,871	-10.4	19,076,946	51.4	25,119,954	31.7	30,498,025	21.4
Total MCSD and PIC in Corporate CUs	43,598,539	41,504,765	-4.8	39,138,332	-5.7	26,097,256	-33.3	23,466,252	-10.1
All Other Investments in Corporate Cus	385,486,790	481,078,422	24.8	366,681,887	-23.8	428,834,821	17.0	187,126,307	-56.4
All Other Investments ²	48,669,228	36,007,241	-26.0	42,494,083	18.0	108,876,163	156.2	62,820,149	-42.3
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,547,815	52.3	2,536,104,869	12.1
LOANS HELD FOR SALE	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	23,105,599	67.4
LOANS AND LEASES:									
Unsecured Credit Card Loans	319,483,931	347,910,794	8.9	351,632,318	1.1	367,333,861	4.5	360,363,483	-1.9
All Other Unsecured Loans/Lines of Credit	199,121,721	209,553,233	5.2	202,008,845	-3.6	197,193,732	-2.4	209,748,438	6.4
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		N/A		N/A	
New Vehicle Loans	1,050,104,389	947,415,366	-9.8	879,488,765	-7.2	858,881,063	-2.3	726,009,092	-15.5
Used Vehicle Loans	1,380,293,206	1,399,738,421	1.4	1,467,352,540	4.8	1,559,490,909	6.3	1,582,852,672	1.5
1st Mortgage Real Estate Loans/Lines of Credit	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,964,557,805	4.6
Other Real Estate Loans/Lines of Credit	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	888,300,782	-4.6
Leases Receivable	17,252	0	-100.0	0	N/A	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	237,405,918	242,720,799	2.2	275,225,446	13.4	284,614,140	3.4	303,805,822	6.7
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,042	1.9	6,035,638,094	-0.7
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(67,245,825)	-0.1
Foreclosed Real Estate	3,783,230	4,813,918	27.2	8,668,380	80.1	11,493,976	32.6	13,437,136	16.9
Reposessed Autos	4,611,477	3,629,304	-21.3	3,407,226	-6.1	2,488,369	-27.0	2,454,147	-1.4
Foreclosed and Repossessed Other Assets	515,122	485,943	-5.7	467,912	-3.7	357,348	-23.6	413,358	15.7
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,909,829	8,929,165	0.2	12,543,518	40.5	14,339,693	14.3	16,304,641	13.7
Land and Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	224,766,946	0.0
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	38,233,686	-3.9
NCUA Share Insurance Capitalization Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,545,733	40.2	76,746,292	3.0
Identifiable Intangible Assets	N/A	N/A		N/A		276,816		270,993	-2.1
Goodwill	N/A	N/A		N/A		482,676		1,739,458	260.4
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		759,492		2,010,451	164.7
Accrued Interest on Loans	20,381,901	20,961,038	2.8	22,512,501	7.4	22,828,638	1.4	21,066,333	-7.7
Accrued Interest on Investments	10,897,023	14,470,838	32.8	10,051,080	-30.5	9,737,518	-3.1	9,253,933	-5.0
All Other Assets	98,967,357	74,794,397	-24.4	83,544,164	11.7	100,041,441	19.7	96,024,501	-4.0
TOTAL OTHER ASSETS	130,246,281	110,226,273	-15.4	116,107,745	5.3	132,607,597	14.2	126,344,767	-4.7
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,728,534,579	2.3
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	126	-3.1
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
									4. Asset

Return to cover			Liabilities, Shares & Equity						
01/19/2011			For Charter : N/A						
CU Name: N/A			Count of CU : 126						
			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation *	Peer Group: All *	State = 'MO' *	Type Included: Federally Insured State Credit		
			Count of CU in Peer Group : N/A						
									</

		Income Statement							
Return to cover		For Charter :	N/A						
01/19/2011		Count of CU :	126						
CU Name:	N/A	Asset Range :	N/A						
Peer Group:	N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :			N/A					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	283,371,597	-3.7
Less Interest Refund	(322,333)	(912,169)	183.0	(1,082,604)	18.7	(901,477)	-16.7	(544,799)	-19.4
Income from Investments	73,840,442	85,153,431	15.3	74,168,274	-12.9	57,355,758	-22.7	42,956,021	-0.1
Income from Trading	2,318	1,092,579	#####	-3,382,930	-409.6	2,023,300	159.8	815,385	-46.3
TOTAL INTEREST INCOME	432,468,418	470,039,832	8.7	464,518,684	-1.2	450,686,868	-3.0	326,598,204	-3.4
INTEREST EXPENSE:									
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	62,918,418	-18.6
Interest on Deposits	37,110,450	48,959,120	31.9	43,821,293	-10.5	37,218,593	-15.1	22,646,438	-18.9
Interest on Borrowed Money	17,361,011	15,070,574	-13.2	18,848,034	25.1	15,464,393	-18.0	9,910,105	-14.6
TOTAL INTEREST EXPENSE	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	95,474,961	-18.3
PROVISION FOR LOAN & LEASE LOSSES	31,923,940	40,655,506	27.4	57,795,884	42.2	79,654,042	37.8	44,626,674	-25.3
NET INTEREST INCOME AFTER PLL	217,158,165	208,742,682	-3.9	211,586,402	1.4	215,277,778	1.7	186,496,569	15.5
NON-INTEREST INCOME:									
Fee Income	95,869,437	95,973,437	0.1	98,991,402	3.1	104,210,787	5.3	81,359,816	4.1
Other Operating Income	36,548,860	41,583,241	13.8	48,506,572	16.6	62,916,105	29.7	51,714,931	9.6
Gain (Loss) on Investments	-466,367	-236,385	49.3	798,417	437.8	-9,320,310	-1,267.3	-111,647	98.4
Gain (Loss) on Disposition of Assets	1,573,796	1,414,813	-10.1	18,609	-98.7	-1,839,003	-9,982.3	-875,475	36.5
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		0		4,153	N/A
Other Non-Oper Income/(Expense)	580,920	1,280,089	120.4	-5,694,966	-544.9	-5,007,849	12.1	-368,319	90.2
NCUSIF Stabilization Income	N/A	N/A		N/A		46,403,316		0	-100.0
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195	4.4	142,620,034	1.9	197,363,046	38.4	131,723,459	-11.0
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	131,834,588	4.1
Travel, Conference Expense	3,542,779	3,665,296	3.5	3,588,566	-2.1	2,683,893	-25.2	2,027,584	0.7
Office Occupancy	19,779,783	22,324,359	12.9	25,195,029	12.9	26,355,318	4.6	21,059,817	6.5
Office Operation Expense	64,839,114	67,549,019	4.2	70,996,515	5.1	70,595,374	-0.6	52,432,821	-1.0
Educational and Promotion	14,216,485	16,109,592	13.3	17,033,589	5.7	15,629,509	-8.2	11,048,594	-5.7
Loan Servicing Expense	19,988,956	22,608,515	13.1	20,979,936	-7.2	22,511,996	7.3	18,393,949	8.9
Professional, Outside Service	23,775,131	23,032,169	-3.1	22,539,896	-2.1	22,703,224	0.7	16,866,224	-0.9
Member Insurance	1,685,560	1,622,142	-3.8	3,531,872	117.7	1,543,764	-56.3	7,297,347	5

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		Loan Losses & Bankruptcy Information, and Loan Modifications									
Return to cover		For Charter : N/A									
01/19/2011		Count of CU : 126									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :		N/A							
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	

		Indirect and Participation Lending								
Return to cover		For Charter :	N/A							
01/19/2011		Count of CU :	126							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group :			N/A					
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement		602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	583,622,064	-12.7
Indirect Loans - Outsourced Lending Relationship		458,002,070	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6	497,622,540	-1.6
Total Outstanding Indirect Loans		1,060,743,020	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089	8.0	1,081,244,604	-7.9
%Indirect Loans Outstanding / Total Loans		19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	17.91	-7.3
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent		22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	28,708,843	-15.7
2 to < 6 Months Delinquent		9,028,061	11,000,985	21.9	12,046,363	9.5	13,110,601	8.8	11,211,068	-14.5
6 to 12 Months Delinquent		2,227,508	1,740,217	-21.9	2,304,136	32.4	3,160,767	37.2	2,701,883	-14.5
12 Months & Over Delinquent		1,179,962	516,328	-56.2	375,037	-27.4	289,925	-22.7	240,736	-17.0
Total Del Indirect Lns (2 or more Mo)		12,435,531	13,257,530	6.6	14,725,536	11.1	16,561,293	12.5	14,153,687	-14.5
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.17	1.28	9.1	1.35	5.9	1.41	4.2	1.31	-7.2
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off		9,071,653	13,049,602	43.9	15,391,658	17.9	14,105,564	-8.4	11,050,422	4.5
* Indirect Loans Recovered		1,457,554	2,051,315	40.7	1,878,214	-8.4	1,706,776	-9.1	1,269,886	-0.8
* NET INDIRECT LOAN C/Os		7,614,099	10,998,287	44.4	13,513,444	22.9	12,398,788	-8.2	9,780,536	5.2
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.16	5.5
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer		N/A	N/A		N/A		12,936,471		14,057,048	8.7
Real Estate		N/A	N/A		N/A		22,411,030		21,639,407	-3.4
Member Business Loans (excluding C&D)		N/A	N/A		N/A		6,858,706		10,113,801	47.5
Non-Member Business Loans (excluding C&D)		N/A	N/A		N/A		5,510,129		18,808,868	241.4
Commercial Construction & Development		N/A	N/A		N/A		0		40,950	N/A
Loan Pools		N/A	N/A		N/A		65,749,360		76,130,610	15.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		73,125,536	54,923,233	-24.9	71,100,039	29.5	113,465,696	59.6	140,790,684	24.1
%Participation Loans Outstanding / Total Loans		1.32	0.97	-26.2	1.19	22.9	1.87	56.6	2.33	24.9
* Participation Loans Purchased YTD		7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	56,315,953	14.5
%Participation Loans Purchased YTD / Total Loans Granted YTD		0.34	0.78	129.5	1.64	110.4	2.28	38.5	2.92	28.2
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)		N/A	N/A		N/A		17,204,692		19,899,492	15.7
Participation Loan Interests - Amount Retained (Outstanding)		N/A	N/A		N/A		7,657,368		9,083,851	18.6
* Participation Loans Sold YTD		836,776	4,416,558	427.8	4,513,450	2.2	8,013,833	77.6	5,861,554	-2.5
** %Participation Loans Sold YTD / Total Assets		0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.08	-4.6
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD		5,210,264	210,700	-96.0	1,391,225	560.3	0	-100.0	26,391,918	N/A
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	1.37	N/A
*Loans, Excluding RE, Sold in Full YTD		N/A	0		0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent		2,312,590	1,022,532	-55.8	895,332	-12.4	1,221,925	36.5	686,873	-43.8
2 to < 6 Months Delinquent		2,157,036	1,058,798	-50.9	571,529	-46.0	493,180	-13.7	754,877	53.1
6 to 12 Months Delinquent		1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	83,801	-19.2
12 Months & Over Delinquent		1,769,177	925,036	-47.7	398,826	-56.9	19,038	-95.2	16,729	-12.1
Total Del Participation Lns (2 or more Mo)		5,462,515	2,558,940	-53.2	1,195,850	-53.3	615,979	-48.5	855,407	38.9
%Participation Loans Delinquent > 2 Mo / Total Participation Loans		7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.61	11.9
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off		1,879,796	2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4	1,065,049	-5.1
* Participation Loans Recovered		131,303	267,446	103.7	426,811	59.6	273,348	-36.0	214,956	4.9
* NET PARTICIPATION LOAN C/Os		1,748,493	2,005,485	14.7	940,828	-53.1	1,222,330	29.9	850,093	-7.3
**%Net Charge Offs - Participation Loans / Avg Participation Loans		2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	0.89	-32.7
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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									9. IndirectAndParticipationLns	

	Real Estate Loan Information 1									
Return to cover		For Charter :	N/A							
01/19/2011		Count of CU :	126							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg	
REAL ESTATE LOANS OUTSTANDING:										
First Mortgages										
Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	905,882,172	-1.0	
Fixed Rate 15 years or less	358,930,015	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8	373,389,570	5.5	
Other Fixed Rate	740,078	1,223,128	65.3	1,793,861	46.7	8,633,472	381.3	13,015,410	50.8	
Total Fixed Rate First Mortgages	1,005,969,452	1,054,895,741	4.9	1,223,024,704	15.9	1,278,047,963	4.5	1,292,287,152	1.1	
Balloon/Hybrid > 5 years	43,324,528	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6	38,683,101	2.4	
Balloon/Hybrid 5 years or less	385,818,391	357,126,092	-7.4	476,232,842	33.4	437,306,584	-8.2	499,073,168	14.1	
Total Balloon/Hybrid First Mortgages	429,142,919	399,412,456	-6.9	524,425,259	31.3	475,078,829	-9.4	537,756,269	13.2	
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9	56,539,144	19.3	
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192	142.7	57,094,125	-57.6	77,690,386	36.1	77,975,240	0.4	
Total Adjustable First Mortgages	112,114,504	186,300,156	66.2	117,790,765	-36.8	125,080,995	6.2	134,514,384	7.5	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,964,557,805	4.6	
Other Real Estate Loans										
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	317,795,072	-16.2	
Closed End Adjustable Rate	2,860,656	2,909,100	1.7	9,137,683	214.1	9,889,243	8.2	10,142,289	2.6	
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557	-8.3	482,009,024	1.4	509,653,731	5.7	531,004,791	4.2	
Open End Fixed Rate	36,882,185	84,049,663	127.9	39,726,661	-52.7	32,984,778	-17.0	29,358,630	-11.0	
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	888,300,782	-4.6	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,852,858,587	1.5	
RE LOAN SUMMARY (FIX, ADJ):										
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,330,970,253	1.2	
Other RE Fixed Rate	304,242,869	393,056,758	29.2	430,666,476	9.6	411,998,576	-4.3	347,153,702	-15.7	
Total Fixed Rate RE Outstanding	1,353,536,849	1,490,238,863	10.1	1,701,883,597	14.2	1,727,818,784	1.5	1,678,123,955	-2.9	
%(Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7	19.96	6.7	18.16	-9.0	17.25	-5.0	
%(Total Fixed Rate RE/Total Loans)	24.35	26.33	8.1	28.54	8.4	28.43	-0.4	27.80	-2.2	
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	633,587,552	12.7	
Other RE Adj Rate	521,017,038	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8	541,147,080	4.2	
Total Adj Rate RE Outstanding	1,018,949,933	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3	1,174,734,632	8.6	
MISCELLANEOUS RE INFORMATION:										
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	29,796,033	-11.4	
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.31	-13.4	
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	3.02	-13.9	
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	N/A	N/A		N/A		16,115,812		15,872,038	-1.5	
Outstanding Residential Construction (Excluding Business Purpose Loans)	N/A	15,922,844		16,650,145	4.6	7,986,638	-52.0	2,718,236	-66.0	
Allowance for Loan Losses on all RE Loans	3,615,370	2,702,507	-25.2	6,571,141	143.1	9,085,368	38.3	11,554,100	27.2	
* REAL ESTATE LOANS - AMOUNT GRANTED:										
* First Mortgages										
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	383,411,141	-28.9	
* Fixed Rate 15 years or less	65,620,407	68,516,941	4.4	116,047,901	69.4	327,038,385	181.8	210,797,348	-14.1	
* Other Fixed Rate	610,203	705,746	15.7	906,591	28.5	6,568,486	624.5	4,473,466	-9.2	
* Total Fixed Rate First Mortgages	316,272,253	333,133,150	5.3	447,897,047	34.4	1,052,646,511	135.0	598,681,955	-24.2	
* Balloon/Hybrid > 5 years	8,583,460	12,143,436	41.5	10,472,115	-13.8	11,631,771	11.1	5,642,155	-35.3	
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617	2.9	136,384,143	16.8	103,945,738	-23.8	73,597,839	-5.6	
* Total Balloon/Hybrid First Mortgages	122,121,998	128,955,053	5.6	146,856,258	13.9	115,577,509	-21.3	79,239,994	-8.6	
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008	-6.2	21,994,066	99.4	10,186,921	-53.7	16,224,023	112.4	
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849	66.7	18,615,995	0.4	8,723,898	-53.1	12,451,247	90.3	
* Total Adjustable First Mortgages	22,888,475	29,572,857	29.2	40,610,061	37.3	18,910,819	-53.4	28,675,270	102.2	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	461,282,726	491,661,060	6.6	635,363,366	29.2	1,187,134,839	86.8	706,597,219	-20.6	
* Amounts are year-to-date while the related %change ratios are annualized.										
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										10. RELoans

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	Member Business Loan Information									
Return to cover		For Charter : N/A								
01/19/2011		Count of CU : 126								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	211,994,938	29.0	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	2,517,274	14,024,848	457.1	14,348,837	2.3	20,108,453	40.1	30,057,347	49.5	
Total Business Loans (NMBLB) ¹	39,992,333	80,582,020	101.5	128,835,658	59.9	184,430,410	43.2	242,052,285	31.2	
Unfunded Commitments ¹	3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	8,042,941	22.5	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	36,612,120	73,385,799	100.4	124,926,442	70.2	177,863,081	42.4	234,009,344	31.6	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.41	28.6	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding of Business Loans	502	850	69.3	1,071	26.0	1,264	18.0	1,354	7.1	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	21	50	138.1	61	22.0	107	75.4	149	39.3	
MISCELLANEOUS BUSINESS LOAN INFORMATION										
Construction and Development (NMBLB) ¹	1,758,215	4,564,040	159.6	3,640,995	-20.2	3,302,648	-9.3	2,436,668	-26.2	
Number of Outstanding Construction and Development Loans	9	30	233.3	33	10.0	4	-87.9	10	150.0	
Unsecured Business Loans ¹	784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	790,725	-17.4	
Number of Outstanding Unsecured Business Loans	63	313	396.8	243	-22.4	233	-4.1	221	-5.2	
Purchased or Participation Interest to Members (NMBLB) ¹	0	0	N/A	0	N/A	49,603	N/A	4,381,524	8,733.2	
Number of Outstanding Purchased Business Loans or Participation Interests to Members	0	0	N/A	0	N/A	1	N/A	2	100.0	
Agricultural Related (NMBLB) ¹	0	0	N/A	236,997	N/A	215,819	-8.9	135,380	-37.3	
Number of Outstanding Agricultural Related Loans	0	0	N/A	5	N/A	6	20.0	5	-16.7	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	21,998,967	48,389,576	120.0	60,825,980	25.7	78,272,830	28.7	77,047,113	31.2	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	865,574	3,318,902	283.4	2,700,795	-18.6	5,574,493	106.4	12,993,374	210.8	
DELINQUENCY - MEMBER BUSINESS LOANS										
1 to < 2 Months Delinquent	203,677	1,088,831	434.6	2,053,040	88.6	3,100,458	51.0	1,634,557	-47.3	
2 to < 6 Months Delinquent	7,838	137,207	1,650.5	514,614	275.1	2,237,798	334.8	3,866,032	72.8	
6 to 12 Months Delinquent	0	0	N/A	249,075	N/A	1,064,542	327.4	768,925	-27.8	
12 Months & Over Delinquent	0	0	N/A	0	N/A	117,563	N/A	593,593	404.9	
Total Del Loans - All Types (2 or more Mo)	7,838	137,207	1,650.5	763,689	456.6	3,419,903	347.8	5,228,550	52.9	
MBL DELINQUENCY RATIOS										
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.58	1.67	189.2	2.25	35.0	3.67	62.6	2.93	-20.0	
% MBL > 2 Months Delinquent (Reportable delinquency)	0.02	0.19	773.3	0.61	227.0	1.92	214.5	2.23	16.2	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	0	7,519	N/A	432,373	5,650.4	1,476,780	241.6	1,564,956	41.3	
*Total MBL Recoveries	0	0	N/A	0	N/A	10,338	N/A	5,150	-33.6	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	204,256,926	33.0	
* Business Loans and Participations Sold	1,199,974	3,236,300	169.7	2,025,113	-37.4	6,393,321	215.7	2,069,531	-56.8	
SBA Loans Outstanding	846,420	2,132,907	152.0	2,839,923	33.1	5,709,286	101.0	5,903,469	3.4	
Number of SBA Loans Outstanding	1	7	600.0	16	128.6	34	112.5	40	17.6	
RISK BASED NET WORTH (RBNW):										
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	54,202,872	80,590,271	48.7	129,839,038	61.1	190,616,040	46.8	247,918,290	30.1	
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	4,551,251	8,347,439	83.4	5,575,622	-33.2	7,181,985	28.8	8,780,186	22.3	
RE Loans also Reported as Qualifying MBLS for RBNW	24,954,339	33,954,488	36.1	102,818,747	202.8	157,893,826	53.6	190,063,401	20.4	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;										
* Amounts are year-to-date and the related % change ratios are annualized.										
										12. MBL

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter :	N/A						
01/19/2011		Count of CU :	126						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	32,059,604	38,983,786	21.6	13,693,151	-64.9	39,757,392	190.3	13,338,832	-66.4
Held to Maturity 1-3 yrs	64,104,371	36,494,672	-43.1	17,882,797	-51.0	34,572,481	93.3	24,598,750	-28.8
Held to Maturity 3-5 yrs	27,858,997	26,520,783	-4.8	15,719,328	-40.7	131,324,782	735.4	127,201,538	-3.1
Held to Maturity 5-10 yrs	2,742,675	3,259,902	18.9	6,477,623	98.7	11,248,710	73.7	8,850,000	-21.3
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	251,375	249,549	-0.7	2,025,802	711.8	2,451,799	21.0	4,113,917	67.8
TOTAL HELD TO MATURITY	127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	178,103,037	-18.8
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	196,304,243	70.4
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	524,195,426	71.8
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	568,477,029	19.8
Available for Sale 5-10 yrs	24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	93,803,141	34.5
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	4,520,240	14,312,333	216.6	12,986,478	-9.3	11,231,163	-13.5	17,977,417	60.1
TOTAL AVAILABLE FOR SALE	488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,400,757,256	43.5
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,500,291	2.3
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,500,291	2.3
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,228,954,217	29.8	1,080,800,308	-12.1
Other Investments 1-3 yrs	232,998,948	202,228,727	-13.2	289,160,700	43.0	393,987,884	36.3	398,334,925	1.1
Other Investments 3-5 yrs	45,712,314	59,554,431	30.3	78,733,609	32.2	52,397,216	-33.5	50,478,026	-3.7
Other Investments 5-10 yrs	20,185,311	2,040,000	-89.9	2,384,568	16.9	23,301,198	877.2	24,277,595	4.2
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	25,800	65,502	153.9	195,002	197.7	542,646	178.3	404,155	-25.5
TOTAL Other Investments	1,153,028,304	1,217,983,069	5.6	1,317,546,617	8.2	1,699,183,161	29.0	1,554,295,009	-8.5
MATURITIES :									
Total Investments < 1 yr	1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,383,888,280	29.0	1,290,443,383	-6.8

		Other Investment Information								
Return to cover		For Charter : N/A								
01/19/2011		Count of CU : 126								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
INVESTMENT SUMMARY:										
U.S. GOVERNMENT OBLIGATIONS		12,508,567	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5	86,967,574	139.5
NCUA Guaranteed Notes (included in US Gov't Obligations)		N/A	N/A		N/A		N/A		N/A	
Agency/GSE Debt Instruments (not backed by mortgages)		N/A	N/A		432,366,708		667,624,758	54.4	837,442,081	25.4
Agency/GSE Mortgage-Backed Securities		N/A	N/A		265,958,806		413,225,224	55.4	605,529,850	46.5
TOTAL FEDERAL AGENCY SECURITIES		584,684,155	546,518,665	-6.5	698,325,514	27.8	1,080,849,982	54.8	1,442,971,931	33.5
Privately Issued Mortgage-Related Securities		N/A	N/A		12,917,274		10,014,077	-22.5	8,655,993	-13.6
Privately Issued Securities (FCUs only)		N/A	N/A		N/A		N/A		0	
Privately Issued Mortgage-Backed Securities (FISCUs Only)		N/A	N/A		859,315		2,985,165	247.4	1,276,010	-57.3
TOTAL OTHER MORTGAGE-BACKED SECURITIES		N/A	N/A		13,776,589		12,999,242	-5.6	9,932,003	-23.6
Mutual Funds		N/A	N/A		N/A		25,328,658		25,809,316	1.9
Common Trusts		N/A	N/A		N/A		5,763,533		1,485,231	-74.2
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS		23,822,699	31,061,951	30.4	28,497,720	-8.3	31,092,191	9.1	27,294,547	-12.2
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations		30,545,618	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0	215,678,920	80.8
Commercial Mortgage Backed Securities		8,472,600	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4	28,310,288	18.9
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments		1,769,674,743	1,836,942,090	3.8	2,070,639,099	12.7	2,881,314,361	39.2	3,151,192,863	9.4
Investment Repurchase Agreements		128,598	494,472	284.5	550,998	11.4	136,265	-75.3	136,549	0.2
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage		0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions		400,092,014	375,894,940	-6.0	425,349,222	13.2	433,986,036	2.0	298,759,010	-31.2
Cash on Deposit in Other Financial Institutions		64,812,011	49,193,129	-24.1	132,022,988	168.4	204,170,412	54.6	267,713,390	31.1
CUSO INFORMATION										
Value of Investments in CUSO		13,366,663	14,636,865	9.5	15,138,267	3.4	17,452,633	15.3	16,252,542	-6.9
CUSO loans		1,568,632	887,939	-43.4	231,728	-73.9	306,659	32.3	7,233,719	2,258.9
Aggregate cash outlays in CUSO		6,253,178	4,721,346	-24.5	3,847,806	-18.5	7,141,660	85.6	7,212,400	1.0
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs		N/A	N/A		N/A		13,202,095		14,902,305	12.9
Total Capital of Wholly Owned CUSOs		N/A	N/A		N/A		9,904,543		8,849,136	-10.7
Net Income/Loss of Wholly Owned CUSOs		N/A	N/A		N/A		2,312,319		-1,085,976	-147.0
Total Delinquency of Wholly Owned CUSOs		N/A	N/A		N/A		0		0	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased		41,099,466	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4	191,500,370	31.2
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing		19	18	-5.3	21	16.7	16	-23.8	16	0.0
Approved Mortgage Seller		8	8	0.0	9	12.5	8	-11.1	9	12.5
Borrowing Repurchase Agreements		4	3	-25.0	3	0.0	2	-33.3	2	0.0
Brokered Deposits (all deposits acquired through 3rd party)		2	2	0.0	2	0.0	1	-50.0	1	0.0
Investment Pilot Program		1	1	0.0	1	0.0	0	-100.0	0	N/A
Investments Not Authorized by FCU Act (SCU only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)		1	0	-100.0	0	N/A	1	N/A	1	0.0
Brokered Certificates of Deposit (investments)		6	9	50.0	20	122.2	18	-10.0	21	16.7
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	Supplemental Share Information, Off Balance Sheet, & Borrowings													
Return to cover			For Charter :	N/A										
01/19/2011			Count of CU :	126										
CU Name: N/A			Asset Range :	N/A										
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
			Count of CU in Peer Group :	N/A										

	Miscellaneous Information, Programs, Services									
Return to cover 01/19/2011		For Charter :	N/A							
CU Name: N/A		Count of CU :	126							
Peer Group: N/A		Asset Range :	N/A							
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group :			N/A					
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg
MEMBERSHIP:										
Num Current Members		1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,233,724	-0.1
Num Potential Members		22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	27,407,427	6.6
% Current Members to Potential Members		5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.50	-6.2
* % Membership Growth		-1.25	-0.27	78.2	2.21	910.4	2.33	5.5	-0.11	-104.7
Total Num Savings Accts		2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2	2,271,577	2.2
EMPLOYEES:										
Num Full-Time Employees		2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,066	1.6
Num Part-Time Employees		411	444	8.0	463	4.3	411	-11.2	402	-2.2
BRANCHES:										
Num of CU Branches		328	323	-1.5	338	4.6	323	-4.4	322	-0.3
Num of CUs Reporting Shared Branches		26	27	3.8	28	3.7	26	-7.1	26	0.0
Plan to add new branches or expand existing facilities		N/A	N/A		12		0	-100.0	0	N/A
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD		2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,879,991,555	23.0	1,928,466,064	-10.7
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Business Loans		22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder		N/A	N/A		N/A		15		15	0.0
Debt Cancellation/Suspension		1	0	-100.0	3	N/A	5	66.7	6	20.0
Direct Financing Leases		0	0	N/A	0	N/A	1	N/A	1	0.0
Indirect Business Loans		N/A	N/A		N/A		6		6	0.0
Indirect Consumer Loans		33	41	24.2	41	0.0	29	-29.3	31	6.9
Indirect Mortgage Loans		N/A	N/A		N/A		7		9	28.6
Interest Only or Payment Option 1st Mortgage Loans		7	7	0.0	6	-14.3	5	-16.7	5	0.0
Micro Business Loans		N/A	N/A		N/A		11		11	0.0
Micro Consumer Loans		N/A	N/A		N/A		11		11	0.0
Overdraft Lines of Credit		62	66	6.5	70	6.1	58	-17.1	64	10.3
Overdraft Protection		65	73	12.3	54	-26.0	52	-3.7	57	9.6
Participation Loans		34	33	-2.9	38	15.2	27	-28.9	30	11.1
Pay Day Loans		N/A	N/A		N/A		10		12	20.0
Real Estate Loans		63	91	44.4	89	-2.2	70	-21.3	76	8.6
Refund Anticipation Loans		N/A	N/A		N/A		2		2	0.0
Risk Based Loans		64	62	-3.1	64	3.2	64	0.0	69	7.8
Share Secured Credit Cards		N/A	N/A		N/A		23		24	4.3
Short-Term, Small Amount Loans (STS)		N/A	N/A		N/A		N/A		N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program		86	92	7.0	92	0.0	81	-12.0	89	9.9
Business Share Accounts		N/A	N/A		N/A		35		38	8.6
Check Cashing		N/A	N/A		N/A		60		64	6.7
First Time Homebuyer Program		N/A	N/A		N/A		9		9	0.0
Health Savings Accounts		N/A	N/A		N/A		8		10	25.0
Individual Development Accounts		N/A	N/A		N/A		2		2	0.0
In-School Branches		N/A	N/A		N/A		1		2	100.0
Insurance/Investment Sales		11	10	-9.1	17	70.0	28	64.7	30	7.1
International Remittances		N/A	N/A		N/A		11		11	0.0
Low Cost Wire Transfers		N/A	N/A		N/A		62		70	12.9
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		N/A	N/A		N/A		4		3	-25.0
Adjusted Retained Earnings Obtained through Business Combinations		N/A	N/A		N/A		2,874,594		2,741,933	-4.6
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		N/A	N/A		18,057,907		21,481,513	19.0	22,943,262	6.8
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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	Information Systems & Technology														
Return to cover		For Charter : N/A													
01/19/2011		Count of CU : 126													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
	Count of CU in Peer Group : N/A														
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Sep-2010	% Chg					
System Used to Maintain Share/Loan Records															
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	1	0.0				
Vendor Supplied In-House System	91	89	-2.2	89	0.0	74	-16.9	73	-1.4						
Vendor On-Line Service Bureau	48	45	-6.3	45	0.0	45	0.0	44	-2.2						
CU Developed In-House System	4	1	-75.0	0	-100.0	1	N/A	1	0.0						
Other	3	3	0.0	1	-66.7	5	400.0	5	0.0						
Electronic Financial Services															
Home Banking Via Internet Website	82	84	2.4	88	4.8	86	-2.3	87	1.2						
Audio Response/Phone Based	79	76	-3.8	75	-1.3	73	-2.7	72	-1.4						
Automatic Teller Machine (ATM)	84	81	-3.6	84	3.7	82	-2.4	82	0.0						
Kiosk	2	1	-50.0	1	0.0	6	500.0	6	0.0						
Mobile Banking	N/A	N/A		N/A		7		12	71.4						
Other	1	1	0.0	2	100.0	4	100.0	4	0.0						
Services Offered Electronically															
Member Application	35	35	0.0	38	8.6	33	-13.2	34	3.0						
New Loan	53	48	-9.4	50	4.2	44	-12.0	45	2.3						
Account Balance Inquiry	91	91	0.0	94	3.3	89	-5.3	89	0.0						
Share Draft Orders	68	69	1.5	68	-1.4	61	-10.3	63	3.3						
New Share Account	19	18	-5.3	20	11.1	21	5.0	21	0.0						
Loan Payments	84	82	-2.4	87	6.1	82	-5.7	84	2.4						
Account Aggregation	4	3	-25.0	8	166.7	11	37.5	12	9.1						
Internet Access Services	10	14	40.0	16	14.3	24	50.0	24	0.0						
e-Statements	N/A	N/A		65		71	9.2	73	2.8						
External Account Transfers	N/A	N/A		N/A		14		15	7.1						
View Account History	82	83	1.2	90	8.4	91	1.1	91	0.0						
Merchandise Purchase	10	9	-10.0	8	-11.1	5	-37.5	5	0.0						
Merchant Processing Services	N/A	N/A		N/A		4		4	0.0						
Remote Deposit Capture	N/A	N/A		N/A		2		5	150.0						
Share Account Transfers	91	91	0.0	91	0.0	86	-5.5	86	0.0						
Bill Payment	52	58	11.5	62	6.9	61	-1.6	63	3.3						
Download Account History	62	63	1.6	68	7.9	74	8.8	76	2.7						
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0						
Electronic Signature Authentication/Certification	1	1	0.0	3	200.0	2	-33.3	2	0.0						
Type of World Wide Website Address															
Informational	13	14	7.7	11	-21.4	13	18.2	12	-7.7						
Interactive	6	7	16.7	4	-42.9	8	100.0	8	0.0						
Transactional	76	77	1.3	83	7.8	79	-4.8	80	1.3						
Number of Members That Use Transactional Website	299,845	313,800	4.7	348,364	11.0	356,542	2.3	386,246	8.3						
No Website, But Planning to Add in the Future	8	6	-25.0	3	-50.0	1	-66.7	1	0.0						
Type of Website Planned for Future															
Informational	6	4	-33.3	2	-50.0	0	-100.0	0	N/A						
Interactive	1	1	0.0	0	-100.0	0	N/A	0	N/A						
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0						
Miscellaneous															
Internet Access	125	121	-3.2	122	0.8	119	-2.5	118	-0.8						
														17 JS&T	

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01/19/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

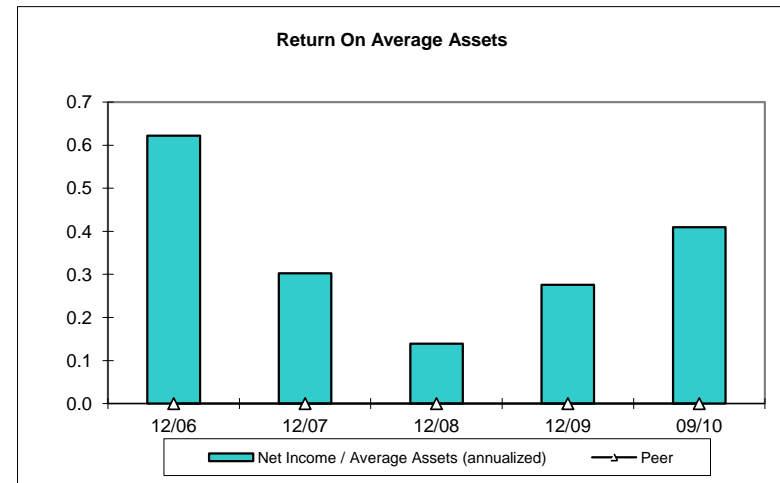
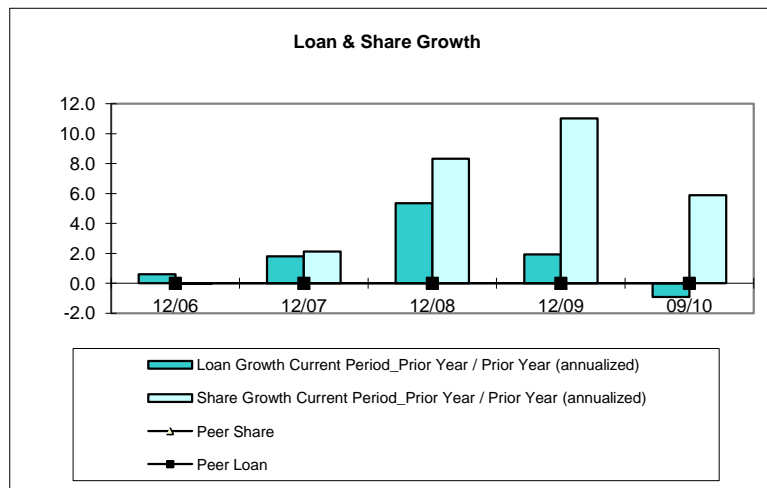
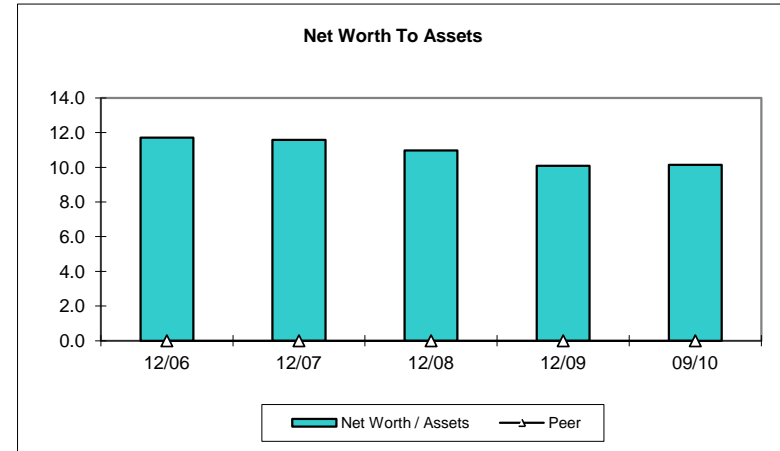
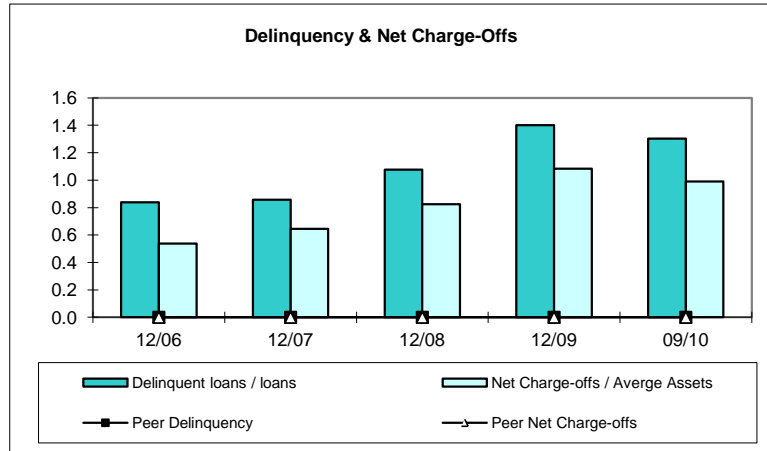
For Charter : N/A

Count of CU : 126

Asset Range : N/A

Criteria : Region : Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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01/19/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 126

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

